

Certificate Number: 05781-PAM-DE-028336080

Bankruptcy Case Number: 16-03540



05781-PAM-DE-028336080

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 9, 2016, at 3:30 o'clock PM PST, Thomas Wheeler completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: November 9, 2016 By: /s/Allison M Geving

Name: Allison M Geving

Title: President